Case 17-09053 Doc 1 Filed 03/22/17 Entered 03/22/17 13:03:02 Desc Main Document Page 1 of 8 Fill in this information to identify your case: FILED **UNITED STATES BANKRUPTCY COURT** United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Northern District of Illinois MAR 22 2017 Case number (If known): Chapter you are filing under: Chapter 7 ☐ Chapter 11 JEFFREY P. ALLSTEADT, CLERK Chapter 12 Chapter 13 amended filing Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy 12/15 The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 18 **Identify Yourself** About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): 1. Your full name Write the name that is on your government-issued picture First name identification (for example, your driver's license or passport). Middle name Bring your picture identification to your meeting Last name with the trustee. Suffix (Sr., Jr., II, III) Suffix (Sr., Jr., II, III) 2. All other names you have used in the last 8 First name First name Middle name Include your married or Middle name maiden names. Last name Last name First name First name Middle name Middle name Last name Last name xxx - xx - <u>937</u> 3. Only the last 4 digits of your Social Security

(ITIN)

number or federal Individual Taxpayer

Identification number

9 xx - xx -

9 xx - xx -______

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Debtor 1

Document

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	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):				
4. Any business names and Employer Identification Numbers (EIN) you have used in		☐ I have not used any business names or EINs.				
the last 8 years	Business name	Business name				
Include trade names and doing business as names						
doing business as names	Business name	Business name				
	EIN	EIN				
	EIN	EIN				
5. Where you live		If Debtor 2 lives at a different address:				
	339 so Cassour					
	Number Street	Number Street				
	Westmont IL 60,659 City State ZIP Code	City State ZIP Code				
	Dupage	· · · · · · · · · · · · · · · · · · ·				
	County \	County				
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.				
	Number Street	Number Street				
	P.O. Box	P.O. Box				
et telefor for for for for for for for for for	City State ZIP Code	City State ZIP Code				
5. Why you are choosing this district to file for	Check one:	Check one:				
bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.				
	I have another reason. Explain. (See 28 U.S.C. § 1408.)	I have another reason. Explain. (See 28 U.S.C. § 1408.)				

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P	Part 2: Tell the Court About Your Bankruptcy Case									
7.	The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.								
:	are choosing to file under	☐ Cha	☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12							
		🔲 Cha								
		☐ Cha								
needostas	સ્વાર્થિક મેં આફ્રિયમ કે ફેર્યું સ્વાર્થિક કે માને કે સ્વાર્થિક સ્વાર્થિક સ્વાર્થિક સ્વાર્થિક સ્વાર્થિક સ્વાર્થ સ્વાર્થિક મે સ્વાર્થિક સ્વાર્થિક સ્વાર્થિક સ્વાર્થિક સ્વાર્થિક સ્વાર્થિક સ્વાર્થિક સ્વાર્થિક સ્વાર્થિક સ્વાર્થ	JA 6ha	pter 13	enderkhilaan di 1984a/1/Janeerkhilaansiin Nortzali khilati //Janeerkhilaan	Militari Melleriya (sabarri, emeri sa Susa ang S					
8.	How you will pay the fee	loca you sub	il court for m rself, you ma	ore details about by pay with cash, payment on your	how you n cashier's c	nay pay. Typical heck, or money	eck with the clerk's office in your lly, if you are paying the fee order. If your attorney is pay with a credit card or check			
		Ineed to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).								
		By la less pay	aw, a judge i than 150% i the fee in ins	may, but is not re of the official pove stallments). If you	quired to, verty line that choose the	vaive your fee, a at applies to you is option, you m	ion only if you are filing for Chapter 7. and may do so only if your income is ir family size and you are unable to just fill out the Application to Have the with your petition.			
9.	Have you filed for	□ No	181 (1906) - Olike (1907), e.g., e.g., e.g.		enter en en general per univer y i en lande en en enem	and the second section of the section of the second section of the section of the second section of the section of th	**************************************			
	bankruptcy within the last 8 years?	TYes.	District		When	141.1	Case number			
			District		When	MM / DD / YYYY	Casa number			
						MM / DD / YYYY	Case number			
			District		When	MM / DD / YYYY	Case number			
10.	Are any bankruptcy	JA NO.		Mark 400 february a feed man as man an an ann ann an agus maga agus agus agus ag a an agus agus						
	cases pending or being filed by a spouse who is	Yes.	Debtor				Relationship to you			
	not filing this case with you, or by a business partner, or by an		District		When	MM / DD / YYYY	Case number, if known			

11. Do you rent your residence?

affiliate?



Debtor

Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

When

- No. Go to line 12.
- ☐ Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

MM / DD / YYYY

Relationship to you

Case number, if known

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12	Are you a sole proprietor of any full- or part-time	Mo.	Go to Part 4.					
	business?	☐ Yes	. Name and location of t	business				
	A sole proprietorship is a business you operate as an							
	individual, and is not a		Name of business, if any					
	separate legal entity such as a corporation, partnership, or							
	LLC.		Number Street					
8	If you have more than one sole proprietorship, use a separate sheet and attach it							
	to this petition.		City		State	ZIP Code		
			Chack the appropriate	h				
				box to describe your busine				
				ess (as defined in 11 U.S.C.				
				Estate (as defined in 11 U.S)		
				fined in 11 U.S.C. § 101(53)				
			None of the above	(as defined in 11 U.S.C. § 1	101(6))			
	alanaman na na 1968 ka 15 ann an dalanan _{al} angga 15 an an ann an ann an 1940 an	****** **	— None of the above	add dawn yn y cyfrydd yn y chwyr y chwyd ar ar mae gan y cyfrydd y chwyd yn y cyfrydd y chwyr y chwyd	diamental company of a state of a state and a set of a se			
	debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	☐ No.	I am not filing under Cha I am filing under Chapte the Bankruptcy Code.	•	business debto	or according to the definition in		
	<u> </u>	_	. ,	r 11 and I am a small busin	ess debtor acc	ording to the definition in the		
			Bankruptcy Code.			to the domination in the		
	143. Report if You Own o	e Hava	Name () and a second control of					
	cear Report is rou own o	* nave	any riazardous Prop	erty or Any Property 1	hat Needs I	mmediate Attention		
1	Do you own or have any	☑ No						
	property that poses or is alleged to pose a threat	•	What is the hazard?					
•	of imminent and	700.	macis (no nazara:					
	dentifiable hazard to public health or safety?							
(Or do you own any							
	property that needs mmediate attention?		If immediate attention is needed, why is it needed?					
	or example, do you own			-				
	erishable goods, or livestock hat must be fed, or a building hat needs urgent repairs?							
ŧ	iai nocus argent repails:							
ŧ			Where is the property?					
ŧ			Where is the property?	Number Street				
ŧ			Where is the property?					
į			Where is the property?					
ŧ			Where is the property?			State ZIP Code		

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Debtor 1

First Name Middle Name (Last Name BY TUNG)

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

A	۱b	o	uį	Ŀ	D	e	b	to	T	1	

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing	about
credit counseling because of:	

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making

rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty 1 am currently on petitive militi

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

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Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing a	bout
credit counseling because of:	

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making

rational decisions about finances.

Disability. My physical disability causes me

ty. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Pa	art 6: Answer These Que	stions for Reporting Purpos	es						
16.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."							
	you have:	No. Go to line 16b. Yes. Go to line 17.							
			ily business debts? Businestment or through the open		debts that you incurred to obtain iness or investment.				
		☐ No. Go to line 16c. ☐ Yes. Go to line 17.							
		16c. State the type of debts you	owe that are not consumer o	lebts or busines	ss debts.				
17.	Are you filing under Chapter 7?	No. I am not filing under Ch	apter 7. Go to line 18.		очение на настройний выполнять на настройний выполний				
	Do you estimate that after any exempt property is	Yes, I am filing under Chapte administrative expenses	er 7. Do you estimate that afte s are paid that funds will be a	er any exempt p ivailable to distri	property is excluded and ibute to unsecured creditors?				
	excluded and	☐ No							
	administrative expenses are paid that funds will be	☐ Yes							
wilesze XII	available for distribution to unsecured creditors?	MACTORIAN SALUT UNION BACKSTOTOS FATOSOS (1882) (1882) (1882) (1882) (1882) (1882) (1882) (1882) (1882) (1882)		retakkinkilleti etakkan kalikis sharayayi saaqaa					
18.	How many creditors do	1 49	1,000-5,000		25,001-50,000				
	ou estimate that you	[™] □ 50-99	5,001-10,000		50,001-100,000				
owe	owe?	☐ 100-199 ☐ 200-999	10,001-25,000		☐ More than 100,000				
19.	How much do you	50-\$50,000	☐ \$1,000,001-\$10 millio	on	□ \$500,000,001-\$1 billion				
	estimate your assets to	\$50,001-\$100,000	\$10,000,001-\$50 mill	lion	□ \$1,000,000,001-\$10 billion				
	e worth?	\$100,001-\$500,000	\$50,000,001-\$100 m		\$10,000,000,001-\$50 billion				
t Airtiness vi		☐ \$500,001-\$1 million	\$100,000,001-\$500 r	nillion	More than \$50 billion				
20.		\$0-\$50,000	\$1,000,001-\$10 millio		□ \$500,000,001-\$1 billion				
	estimate your liabilities to be?	\$50,001-\$100,000	\$10,000,001-\$50 mill		\$1,000,000,001-\$10 billion				
	to be:	□ \$100,001-\$500,000 □ \$500,001-\$1 million	\$50,000,001-\$100 m \$100,000,001-\$500 r		□ \$10,000,000,001-\$50 billion □ More than \$50 billion				
9₽	rt7: Sign Below	3 \$500,00 (-\$1 (1))	3 \$100,000,001-\$500 f	111111011	Indice than \$50 billion				
Fo	r you	I have examined this petition, an correct.	d I declare under penalty of p	erjury that the i	nformation provided is true and				
		If I have chosen to file under Cha of title 11, United States Code. I under Chapter 7.			gible, under Chapter 7, 11,12, or 13 hapter, and I choose to proceed				
		If no attorney represents me and this document, I have obtained a			is not an attorney to help me fill out 42(b).				
		I request relief in accordance wit	h the chapter of title 11, Unite	ed States Code,	, specified in this petition.				
		I understand making a false state with a bankruptcy case can resu 18 U.S.C. §§ 152, 1341, 1519, a	It in fines up to \$250,000, or i		ney or property by fraud in connection or up to 20 years, or both.				
		* Langue	nounty?	Signature of l	Debtor 2				
		0 00	no IT	orginature of t	- ON (O) &				
		Executed on OD /Y	'	Executed on	MM / DD /YYYY				

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For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page.

The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious acti consequences?	on with long-tern	m financial and legal				
☐ No ☐ Yes						
Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?						
□ No □ Yes						
Did you pay or agree to pay someone who is not an atto	orney to help you	u fill out your bankruptcy forms?				
☐ Yes. Name of Person	laration, and Sigr	nature (Official Form 119).				
By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.						
Fladon is Browlle x						
Signature of Deptor 1	Signature of Deb	tor 2				
Date 3 22 20/7	Date	MM / DD / YYYY				
Contact phone <u>630 519 9457</u>	Contact phone					
Cell phone	Cell phone					
Email address two brown Itt Cogna	Email address					

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In Re:	Lasonji	Brownly)	
	Debtor (s))	Case No.
))	Chapter 5

List of Creditors

CNAC 800 Northaue 60139 6 lendale Heights, IL	